

**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re **Richard James Bohrer**

Debtor

Case No. **15-10413 TPA**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>84,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>70,921.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>84,483.98</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>2,111.75</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>1</b>		<b>1,737.21</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>1,771.16</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>1,612.27</b>
Total Number of Sheets of ALL Schedules		<b>17</b>			
	Total Assets		<b>154,921.00</b>		
		Total Liabilities		<b>88,332.94</b>	

**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

Chapter **13****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>2,111.75</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>2,111.75</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>1,771.16</b>
Average Expenses (from Schedule J, Line 22)	<b>1,612.27</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	<b>2,080.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>483.98</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>2,111.75</b>
4. Total from Schedule F		<b>1,737.21</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>4,332.94</b>

Fill in this information to identify your case:

Debtor 1	<u>Richard James Bohrer</u>
Debtor 2	(Spouse, if filing)
United States Bankruptcy Court for the: <u>Western District of Pennsylvania</u>	
Case number (if known)	<u>15-10413 TPA</u>

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 22C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

- What is your marital and filing status? Check one only.
  - Not married. Fill out Column A, lines 2-11.
  - Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>2,080.00</u>	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ _____
5. Net income from operating a business, profession, or farm Gross receipts (before all deductions) <u>\$ 0.00</u> Ordinary and necessary operating expenses <u>-\$ 0.00</u> Net monthly income from a business, profession, or farm <u>\$ 0.00</u> Copy here -> <u>\$ 0.00</u> <u>\$ 0.00</u>		
6. Net income from rental and other real property Gross receipts (before all deductions) <u>\$ 0.00</u> Ordinary and necessary operating expenses <u>-\$ 0.00</u> Net monthly income from rental or other real property <u>\$ 0.00</u> Copy here -> <u>\$ 0.00</u> <u>\$ 0.00</u>		

Debtor 1

**Richard James Bohrer**

Case number (if known)

**15-10413 TPA**

**7. Interest, dividends, and royalties**

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ **0.00**  
 For your spouse ..... \$ \_\_\_\_\_

**Column A  
Debtor 1**

\$ **0.00**  
**0.00**

**Column B  
Debtor 2 or  
non-filing spouse**

\$ \_\_\_\_\_  
**0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. ..... \$ **0.00** \$ \_\_\_\_\_  
 10b. ..... \$ **0.00** \$ \_\_\_\_\_  
 10c. Total amounts from separate pages, if any. + \$ **0.00** \$ \_\_\_\_\_

**11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ <b>2,080.00</b>	+ \$ _____	= \$ <b>2,080.00</b>
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Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** ..... \$ **2,080.00**

**13. Calculate the marital adjustment.** Check one:

- You are not married. Fill in 0 on line 3d.
- You are married and your spouse is filing with you. Fill in 0 in line 13d.
- You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. ..... \$ \_\_\_\_\_  
 13b. ..... \$ \_\_\_\_\_  
 13c. ..... +\$ \_\_\_\_\_

13d. Total ..... \$ **0.00**

Copy here=> 13d. - \$ **0.00**

14. \$ **2,080.00**

**14. Your current monthly income.** Subtract line 13d from line 12.

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> .....

15a. \$ **2,080.00**

Multiply line 15a by 12 (the number of months in a year).

x 12

15b. The result is your current monthly income for the year for this part of the form.

15b. \$ **24,960.00**

Debtor 1 Richard James Bohrer

Case number (if known)

15-10413 TPA

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

PA

16b. Fill in the number of people in your household.

1

16c. Fill in the median family income for your state and size of household.

16c. \$ 48,982.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).
- 17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income* (Official Form 22C-2). On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

18. **Copy your total average monthly income from line 11 .** 18. \$ 2,080.00

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a.-\$ 0.00

**Subtract line 19a from line 18.**

19b. \$ 2,080.00

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b.

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

20b. \$ 24,960.00

20c. Copy the median family income for your state and size of household from line 16c

\$ 48,982.00

**21. How do the lines compare?**

- Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.
- Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Richard James Bohrer

**Richard James Bohrer**

Signature of Debtor 1

Date May 5, 2015

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<i>The real estate located at 314 E. 32nd Street, Erie, Pennsylvania 16504 acquired by virtue of a Deed dated November 20, 2007 and recorded November 28, 2007 in Erie County Record Book 1462, page 1838 for a purchase price of \$79,900.00 subject to a Mortgage in favor of Mortgage Electronic Registration Systems, Inc./Howard Hanna Mortgage Services dated November 20, 2007 and recorded on November 28, 2007 in Erie County Record Book 1462, page 1842 in the face amount of \$78,650.00 and an Assignment of Mortgage in favor of J.P. Morgan Chase Bank, National Association dated October 23, 2012 and recorded on November 7, 2012 at Erie County Instrument No. 2012-030508 and an Assignment of Mortgage in favor of the Secretary of Housing and Urban Development dated November 20, 2014 and recorded on January 28, 2015 at Erie County Instrument No. 2015-001637.</i>	<i>Fee simple</i>	-	<b>84,000.00</b>	<b>84,483.98</b>

Sub-Total >	<b>84,000.00</b>	(Total of this page)
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Total >	<b>84,000.00</b>	
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0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Prepared by and Return to:

Barristers Land Abstract Company  
4248 West 12th Street  
Erie, PA 16505  
814-464-9175

File No. 07-01-2-03811FA

Parcel ID # (18) 5080-107

**This Indenture**, made the 20th day of November, 2007,

Between

**PAUL L. SWANEY AND MARY H. SWANEY**

(hereinafter called the Grantors), of the one part, and

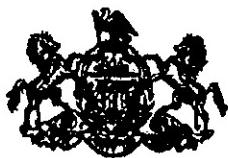
**RICHARD J. BOHRER**

(hereinafter called the Grantee), of the other part,

Witnesseth, that the said Grantors for and in consideration of the sum of **Seventy Nine Thousand Nine Hundred Dollars 00/100 (\$79,900.00)** lawful money of the United States of America, unto them well and truly paid by the said Grantee, at or before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, have granted, bargained and sold, released and confirmed, and by these presents do grant, bargain and sell, release and confirm unto the said Grantee, **as sole owner**

**ALL THAT CERTAIN** piece or parcel of land situate in the Fifth Ward, City of Erie and State of Pennsylvania , bounded and described according to a survey of John H. Robison, Registered Engineer, made January 25, 1955, as follows, to-wit: BEGINNING at a point on the northerly line of East 32<sup>nd</sup> Street, One Hundred Nine (109) feet eastwardly from the intersection of the easterly line of German Street and the northerly line of East 32<sup>nd</sup> Street; thence North Twenty-six degrees, twenty-three minutes (26° - 23') West, and parallel with the easterly line of German Street, a distance of One Hundred Eighty-six and fifty-three hundredths (186.53) feet to a point; thence North Sixty-three degrees, forty-nine minutes (63°-49') East a distance of Fifty and Seventy hundredths (50.70) feet to a point; thence South Twenty-six degrees, twenty- six minutes (26°-26') East a distance of Fifty-six (56) feet to a point; thence South Sixty-three degrees, thirty-nine minutes (63°-39') West, and parallel with the Northerly line of East 32<sup>nd</sup> Street, a distance of Seven tenths (0.70) feet to a point; thence South Twenty-six degrees, twenty-six minutes (26°-26') East, a distance of Thirty and fifty-five hundredths (30.55) feet to a point; thence North Sixty-three degrees, thirty-nine minutes (63°-39") East and parallel with the northerly line of East 32<sup>nd</sup> Street, a distance of seven tenths (0.70) feet to a point; thence South Twenty-six degrees, twenty-six minutes (26°-26') East a distance of Ninety-nine and eighty-three hundredths (99.83) feet to a point in the northerly line of East 32<sup>nd</sup> Street; thence South Sixty-three degrees, thirty-nine minutes (63°-39' ) West, along the northerly line of East 32<sup>nd</sup> Street, a distance of Fifty and

2007-035870



## Recorder of Deeds Division

Erie County Court House • 140 West Sixth Street • Erie Pennsylvania 16501 • (814) 451-6246

Patrick L. Fetzner  
Clerk of Records

Instrument Number: 2007-035870

Receipt Date: 11/28/2007

Instrument Type: DEED

Receipt Time: 15:35:24

Receipt No.: 839096

Receipt Distribution	
Fee/Tax Description	Payment Amount
DEED	13.00
DEED - WRIT	.50
DEED - RTT STATE	799.00
ERIE S.D.	399.50
CITY OF ERIE	399.50
LOW INCOME HOUSING	10.50
J.C.S. / A.T.J	10.00
CO REC MGT ACCT	2.00
ROD REC MGT ACCT	3.00
-----	-----
Check# 800	\$438.50
Check# 799	\$799.00
Check# 798	\$399.50
Total Received.....	\$1,637.00

Book#: 1462 Page#: 1838

Paid By Remarks: QUINN/BOHRER  
RT 3:32PM DM

2007 NOV 28 P 3:32 PM  
RECORDER OF DEEDS  
ERIE COUNTY, PA.  


Certification Page  
DO NOT DETACH

This page is now part of this legal document.

NOTE: Some information subject to change during the verification process and may not be reflected on this page.

eighty-six hundredths (50.86) feet to the place of beginning, having erected thereon a one and one-half story Roman Rought brick dwelling, and being commonly known as 314 East 32<sup>nd</sup> Street, Erie, Pennsylvania and bearing Erie County Index No. (18) 5080-107.

BEING the same premises conveyed to Grantors by Deed dated March 31, 1994 and recorded April 4, 1994 in Erie County Record Book 326 at page 2389.

BEING the same premises conveyed to Paul L. Swaney and Mary H. Swaney by deed recorded April 4, 1994 in the Erie County Recorder of Deeds Office in Record Book 326, Page 2389.

Together with all and singular the buildings and improvements, ways, streets, alleys, driveways, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances, whatsoever unto the hereby granted premises belonging, or in anywise appertaining, and the reversions and remainders, rents, issues, and profits thereof; and all the estate, right, title, interest, property, claim and demand whatsoever of them, the said grantors, as well at law as in equity, of, in and to the same.

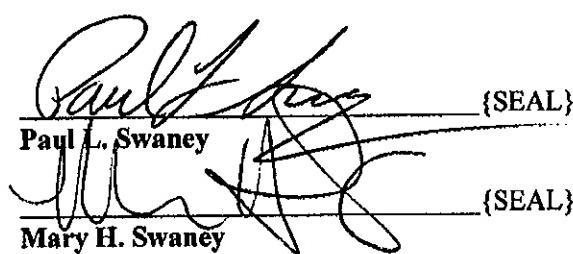
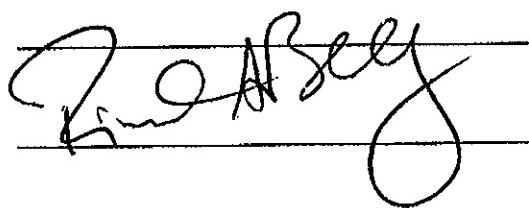
To have and to hold the said lot or piece of ground described above, with the buildings and improvements thereon erected, hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his heirs and assigns, to and for the only proper use and behoof of the said Grantee, his heirs and assigns, forever.

And the said Grantors, for themselves and their heirs, executors and administrators, do, by these presents, covenant, grant and agree, to and with the said Grantee, his heirs and assigns, that they, the said Grantors, and their heirs, all and singular the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his heirs and assigns, against them, the said Grantors, and their heirs, and against all and every other person and persons whosoever lawfully claiming or to claim the same or any part thereof, shall and will

GENERALLY Warrant and Forever Defend.

In Witness Whereof, the parties of the first part have hereunto set their hands and seals. Dated the day and year first above written.

Sealed and Delivered  
in the Presence of Us:



Paul L. Swaney {SEAL}

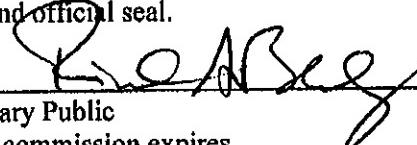


Mary H. Swaney {SEAL}

Commonwealth of Pennsylvania } ss  
County of Erie }

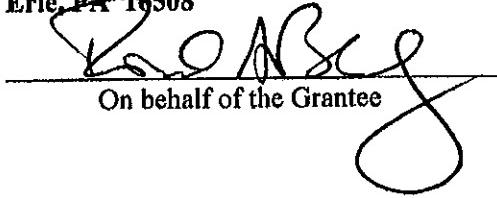
On this, the 20th day of November, 2007, before me, the undersigned Notary Public, personally appeared Paul L. Swaney and Mary H. Swaney, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

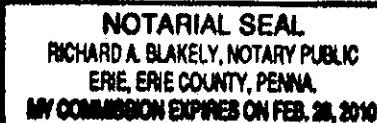
IN WITNESS WHEREOF, I hereunto set my hand and official seal.

  
\_\_\_\_\_  
Notary Public  
My commission expires \_\_\_\_\_

The precise residence and the complete post office address of the above-named Grantee is:

3019 Glenwood Park Avenue  
Erie, PA 16508

  
On behalf of the Grantee



Address: 314 E 32 ST

Parcel: 18050080010700

Bohnet

Parcel Profile

Address	314   E   32   ST
Street Status	PAVED   SIDEWALK
Neighborhood / ID	ERIE CITY, WARD 5 / 1810
School District	CITY OF ERIE SCHOOL
Acreage	0.2178
Classification	R
Land Use Code	SINGLE FAMILY
Legal Description	314 E 32 ST 50.86 X IRR
Square Feet	1422
Topo	LEVEL
Utility	ALL PUBLIC
Zoning	Please contact your municipal zoning officer
Deed Book	1462
Deed Page	1838
2015 Tax Values	
Land Value / Taxable	19,000 / 19,000.00
Building Value / Taxable	52,900 / 52,900.00
Total Value / Taxable	71,900 / 71,900.00
Clean & Green	Inactive
Homestead Status	Inactive
Farmstead Status	Inactive
Lerta Amount	0

1.0% = 71,776.00

Lerta Expiration Year 0

Residential Data

**Card 1**

Style	CAPE
Basement	FULL
Year Built	1955
Exterior Wall	MASONRY & FRAME
Total Living Area	1422
Full Baths	1
Half Baths	0
Fuel Type	GAS
Heating	CENTRAL
Heating System	FORCED AIR
Stories	1.0
Total Bedrooms	3
Total Family Rooms	0
Total Rooms	7
Fireplaces	0

Other Buildings & Yards

Description	Built	Width	Length	Area	Value
FRAME OR CB DETACHED GARAGE	1974	24	26	624	5000

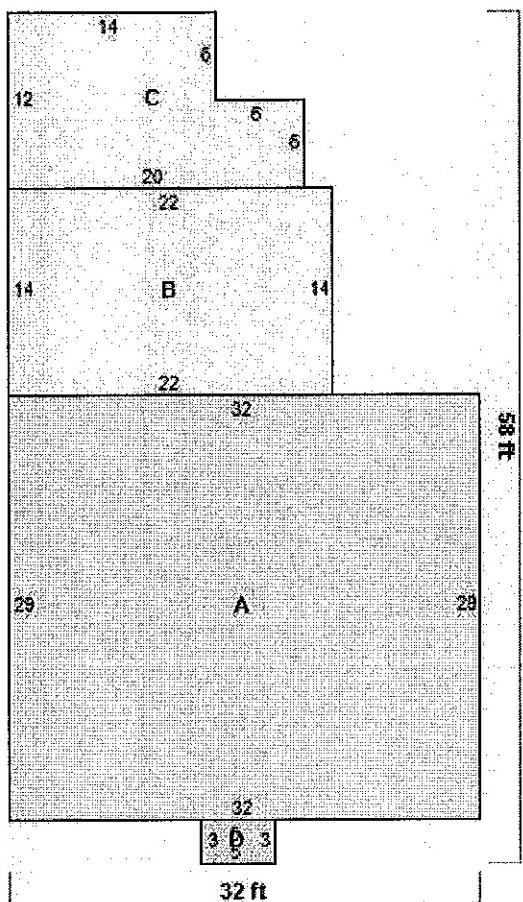
Sales History

Sale Date	Type	Price	Book / Page	Other Info

11/28/2007	LAND & BUILDING	79900	1462 / 1838	DEED
4/4/1994		0	0326 / 2389	

## Parcel Sketches

### Residential Card 1



A	MAIN	928 square feet
B	1S FR ONE STORY FRAME	308 square feet
C	WDDCK WOOD DECKS	204 square feet
D	MA STOOP/TERR MAS STOOP	15 square feet

## Parcel Images



## Annual Taxes

### Attention City of Erie Residents

Please be advised that due to the recent change in the billing cycle for the City of Erie school taxes, the total for Year 2012 (school tax column) will now include the total amounts for both the 2011-12 AND the 2012-13 tax years.

Year	County	City/Township	School	Library	Total
2015	354.47	837.64	0	0	1192.11
2014	354.47	780.12	1195.22	0	2329.81
2013	354.47	780.12	1195.22	0	2329.81
2012	397.18	860.02	2463.52	0	3720.72

2011	397.18	751.69	1168.74	0	2317.61
2010	397.18	751.69	1120.56	0	2269.43
2009	357.79	751.69	1120.56	0	2230.04
2008	341.38	751.69	1120.56	0	2213.63
2007	324.97	751.69	1120.56	0	2197.22
2006	324.97	670.29	1120.56	0	2115.82
2005	307.24	637.46	1077.89	0	2022.59
2004	307.24	637.46	1077.89	0	2022.59
2003	301.99	650.59	1077.89	0	2030.47

## Delinquent Taxes

*No Delinquent Taxes*

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

**SCHEDEULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	-	<b>96.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Usual and Ordinary Household Goods and Furnishings</b>	-	<b>3,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Usual and Ordinary Wearing Apparel</b>	-	<b>500.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		<b>2 Rifles/Stevens MDL57 and Marlin MDL 30AS</b>	-	<b>200.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total > (Total of this page)	<b>4,296.00</b>

2 continuation sheets attached to the Schedule of Personal Property

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>One-Third (1/3) Interest in the Estate of Richard M. Bohrer Trust</b>	-	<b>60,000.00</b>
			Sub-Total > (Total of this page)	<b>60,000.00</b>

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2005 Ford Explorer w/ 62,340 Miles</b>	-	<b>5,325.00</b>
26. Boats, motors, and accessories.		<b>1986 Bayliner 19 Foot Boat</b>	-	<b>500.00</b>
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		<b>Artic-Cat 4-Wheeler</b>	-	<b>500.00</b>
		<b>Tools</b>	-	<b>300.00</b>

Sub-Total > **6,625.00**  
 (Total of this page)  
 Total > **70,921.00**

(Report also on Summary of Schedules)

Sheet **2** of **2** continuation sheets attached  
to the Schedule of Personal Property



The Power of Vehicle Information  
NADAguides.com

## NADAguides Price Report

4/21/2015

# 2005 Ford Explorer-1/2 Ton-V6

Utility 4D XLS 4WD



## Values

	Rough Trade-In	Average Trade-In	Clean Trade-In	Clean Retail
<b>Base Price</b>	<b>\$2,600</b>	<b>\$3,450</b>	<b>\$4,125</b>	<b>\$6,400</b>
<b>Mileage (62,340)</b>	<b>\$1,875</b>	<b>\$1,875</b>	<b>\$1,875</b>	<b>\$1,875</b>
<b>Total Base Price</b>	<b>\$4,475</b>	<b>\$5,325</b>	<b>\$6,000</b>	<b>\$8,275</b>
<b>Options:</b>				
<b>Price with Options</b>	<b>\$4,475</b>	<b>\$5,325</b>	<b>\$6,000</b>	<b>\$8,275</b>

**Rough Trade-In** - Rough Trade-in values reflect a vehicle in rough condition. Meaning a vehicle with significant mechanical defects requiring repairs in order to restore reasonable running condition. Paint, body and wheel surfaces have considerable damage to their finish, which may include dull or faded (oxidized) paint, small to medium size dents, frame damage, rust or obvious signs of previous repairs. Interior reflects above average wear with inoperable equipment, damaged or missing trim and heavily soiled /permanent imperfections on the headliner, carpet, and upholstery. Vehicle may have a branded title and un-true mileage. Vehicle will need substantial reconditioning and repair to be made ready for resale. Some existing issues may be difficult to restore. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition.

**Average Trade-In** - The Average Trade-In values on nadaguides.com are meant to reflect a vehicle in average condition. A vehicle that is mechanically sound but may require some repairs/servicing to pass all necessary inspections; Paint, body and wheel surfaces have moderate imperfections and an average finish and shine which can be improved with restorative repair; Interior reflects some soiling and wear in relation to vehicle age, with all equipment operable or requiring minimal effort to make operable; Clean title history; Vehicle will need a fair degree of reconditioning to be made ready for resale. Because individual vehicle condition varies greatly, users of nadaguides.com may need to make independent adjustments for actual vehicle condition.

**Clean Trade-In** - Clean Trade-In values reflect a vehicle in clean condition. This means a vehicle with no mechanical defects and passes all necessary inspections with ease. Paint, body and wheels have minor surface scratching with a high gloss finish and shine. Interior reflects minimal soiling and wear with all equipment in complete working order. Vehicle has a clean title history. Vehicle will need minimal reconditioning to be made ready for resale. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition.

**Clean Retail** - Clean Retail values reflect a vehicle in clean condition. This means a vehicle with no mechanical defects and passes all necessary inspections with ease. Paint, body and wheels have minor surface scratching with a high gloss finish and shine. Interior reflects minimal soiling and wear with all equipment in complete working order. Vehicle has a clean title history. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition. Note: Vehicles with low mileage that are in exceptionally good condition and/or include a manufacturer's certification can be worth a significantly higher value than the Clean Retail price shown.

*Bohner*

Debtor: BphieJ

Bankruptcy No. \_\_\_\_\_

## **Inventory of Household Goods**

## Living Room

190-

Dining Room:

Description of Property	Value of Each Item					Total Value
	1	2	3	4	5	
Table(s)						90
Chair(s)						0
Cabinet(s)						0
Lamp(s)						0
Hutch(es)						0
China						0
Silverware						0
Other:						

10

### Kitchen:

10

Bedroom #1:

Description of Property	Value of Each Item					Total Value
	1	2	3	4	5	
Bed(s)						0
Chair(s)						0
Dresser(s)						0
Chest(s) of Drawers						0
Desk(s)						0
Mirror(s)						0
Lamp(s)						0
Vanity(s)						0
TV(s)	75					75
Stereo(s)						0
VCR/DVD Player(s)						0
Computer(s)						0
Other:						

75

Bedroom #2:

Description of Property	Value of Each Item					Total Value
	1	2	3	4	5	
Bed(s)						0
Chair(s)						0
Dresser(s)						0
Chest(s) of Drawers						0
Desk(s)						0
Mirror(s)						0
Lamp(s)						0
Vanity(s)						0
TV(s)						0
Stereo(s)						0
VCR/DVD Player(s)						0
Computer(s)						0
Other:						

**Bedroom #3:**

Description of Property	Value of Each Item					Total Value
	1	2	3	4	5	
Bed(s)						0
Chair(s)						0
Dresser(s)						0
Chest(s) of Drawers						0
Desk(s)						0
Mirror(s)						0
Lamp(s)						0
Vanity(s)						0
TV(s)						0
Stereo(s)						0
VCR/DVD Player(s)						0
Computer(s)						0
Other:						

Basement/Utility Room:

Description of Property	Value of Each Item					Total Value
	1	2	3	4	5	
Washer(s)						50
Dryer(s)						50
Deep Freezer(s)						20
Game Table(s)						0
Sewing Machine(s)						0
Vacuum Cleaner(s)						0
Air Conditioner(s)						0
Other:						

120 -

Garage/Work Shop/Hobby Shop:

Description of Property	Value of Each Item					Total Value
	1	2	3	4	5	
Power Tool: (Describe)						
Miscellaneous Hand Tools						200
Cabinet(s)						
Law Mower(s)						
Fishing Equipment: (Describe)						
Hunting Equipment: (Describe)						
Camera(s)						100
Video Recorder						
Exercise Equipment (Describe)						

GRAND TOTAL:

705

300

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Cash on Hand</u></b>			
<b>Cash on Hand</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>96.00</b>	<b>96.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>Usual and Ordinary Household Goods and Furnishings</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>3,500.00</b>	<b>3,500.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Usual and Ordinary Wearing Apparel</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>500.00</b>	<b>500.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>2 Rifles/Stevens MDL57 and Marlin MDL 30AS</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b><u>Other Contingent and Unliquidated Claims of Every Nature</u></b>			
<b>One-Third (1/3) Interest in the Estate of Richard M. Bohrer Trust</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>9,479.00</b>	<b>60,000.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>2005 Ford Explorer w/ 62,340 Miles</b>	<b>11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)</b>	<b>3,675.00 1,650.00</b>	<b>5,325.00</b>
<b><u>Boats, Motors and Accessories</u></b>			
<b>1986 Bayliner 19 Foot Boat</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>500.00</b>	<b>500.00</b>
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
<b>Artic-Cat 4-Wheeler</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>500.00</b>	<b>500.00</b>
<b>Tools</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>300.00</b>	<b>300.00</b>
		<b>Total:</b>	<b>20,400.00</b>
		<b>70,921.00</b>	

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

**SCHEDELD D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT -	UNLIQUIDATED -	DISPUTED -	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
<i>Erie County Tax Claim Bureau Erie County Courthouse 140 West Sixth Street Room 110 Erie, PA 16501</i>			<b>Real Estate Tax</b>  <i>The real estate located at 314 E. 32nd Street, Erie, Pennsylvania 16504</i>					
			Value \$ <b>84,000.00</b>				<b>0.00</b>	<b>0.00</b>
Account No. <b>xxxxx4130</b>			<b>Sewer and Refuse Bill</b>  <i>The real estate located at 314 E. 32nd Street, Erie, Pennsylvania 16504</i>					
<i>Erie Water Works Collection Dept. 340 West Bayfront Parkway P.O. Box 6179 Erie, PA 16512-6179</i>			Value \$ <b>84,000.00</b>				<b>1,211.75</b>	<b>252.89</b>
Account No. <b>xx4130</b>			<b>Water Bill</b>  <i>The real estate located at 314 E. 32nd Street, Erie, Pennsylvania 16504</i>					
<i>Erie Water Works Collection Dept. 340 West Bayfront Parkway P.O. Box 6179 Erie, PA 16512-6179</i>			Value \$ <b>84,000.00</b>				<b>231.09</b>	<b>231.09</b>
Account No.			<b>Mortgage on Real Estate</b>  <i>314 E. 32nd Street, Erie, Pennsylvania 16504; Balance Due Motion to Reassess Damages; Arrears as of 4/1/2015 \$18,066.32</i>					
<i>JP Morgan Chase Bank, N.A. P.O. Box 24696 Columbus, OH 43224-0696</i>			Value \$ <b>84,000.00</b>				<b>83,041.14</b>	<b>0.00</b>
<b>2</b>	continuation sheets attached	Subtotal (Total of this page)	<b>84,483.98</b>	<b>483.98</b>				

In re Richard James Bohrer,  
DebtorCase No. 15-10413 TPA**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED DATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.							
<i>Chase</i> <i>OH4-7399</i> <i>P.O. Box 182613</i> <i>Columbus, OH 43218</i>			<i>Representing:</i> <i>JP Morgan Chase Bank, N.A.</i>			<i>Notice Only</i>	
			Value \$				
Account No.							
<i>Howard Hanna Mortgage Services</i> <i>119 Gamma Drive</i> <i>Pittsburgh, PA 15238</i>			<i>Representing:</i> <i>JP Morgan Chase Bank, N.A.</i>			<i>Notice Only</i>	
			Value \$				
Account No.							
<i>J.P. Morgan Chase Bank</i> <i>National Association</i> <i>700 Kansas Lane</i> <i>MC8000</i> <i>Monroe, LA 71203</i>			<i>Representing:</i> <i>JP Morgan Chase Bank, N.A.</i>			<i>Notice Only</i>	
			Value \$				
Account No.							
<i>J.P. Morgan Chase Bank</i> <i>1111 Polaris Parkway</i> <i>Columbus, OH 43420</i>			<i>Representing:</i> <i>JP Morgan Chase Bank, N.A.</i>			<i>Notice Only</i>	
			Value \$				
Account No.							
<i>Kondaur Capital Corporation</i> <i>333 South Anita Drive</i> <i>Suite 400</i> <i>Orange, CA 92868</i>			<i>Representing:</i> <i>JP Morgan Chase Bank, N.A.</i>			<i>Notice Only</i>	
			Value \$				
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)		<u>0.00</u>	<u>0.00</u>

In re Richard James Bohrer,  
DebtorCase No. 15-10413 TPA**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTIN GENT	UNLIQ UIDATE D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
<i>Mortgage Electronic Registration Systems, Inc. P.O. Box 2026 Flint, MI 48501-2026</i>			<i>Representing: JP Morgan Chase Bank, N.A.</i>				<i>Notice Only</i>	
			Value \$					
Account No.								
<i>Phelan Hallinan LLP 1617 JFK Boulevard, Suite 1400 One Penn Center Plaza Philadelphia, PA 19103</i>			<i>Representing: JP Morgan Chase Bank, N.A.</i>				<i>Notice Only</i>	
			Value \$					
Account No.								
<i>Secretary of Housing and Urban Dev. 451 Seventh Street SW Washington, DC 20410</i>			<i>Representing: JP Morgan Chase Bank, N.A.</i>				<i>Notice Only</i>	
			Value \$					
Account No.								
<i>Shellpoint Mortgage Servicing P.O. Box 1410 Troy, MI 16504</i>			<i>Representing: JP Morgan Chase Bank, N.A.</i>				<i>Notice Only</i>	
			Value \$					
Account No.								
<i>Shellpoint Mortgage Servicing P.O. Box 19006 Greenville, SC 29602</i>			<i>Representing: JP Morgan Chase Bank, N.A.</i>				<i>Notice Only</i>	
			Value \$					
Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			<u>0.00</u>	<u>0.00</u>
				Total (Report on Summary of Schedules)			<u>84,483.98</u>	<u>483.98</u>

*Patrick L. Flynn*

2007 NOV 28 P 3:33 PM

Recordation Requested by:  
Howard Hanna Mortgage Services  
119 Gamma Dr  
Pittsburgh, PA 15238

RECORDOR OF DEEDS  
ERIE COUNTY, PA.

When Recorded Mail to:  
Howard Hanna Mortgage Services  
119 Gamma Dr  
Pittsburgh, PA 15238

Send Tax Notices to:  
Howard Hanna Mortgage Services  
119 Gamma Dr  
Pittsburgh, PA 15238

[Space Above This Line For Recording Data]  
LOAN# 20073359 PARCEL TAX ID#: 18-5363-225

State of Pennsylvania

MIN 1000291-0200733596-0

MORTGAGE

FHA Case Number

4422712026203

THIS MORTGAGE ("Security Instrument") is given on November 20th, 2007. The Mortgagor is  
RICHARD J BOHRER, AN UNMARRIED PERSON

whose address is 3019 GLENWOOD PARK AVENUE, ERIE, PA 16508

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Lender, as hereafter defined, and Lenders successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. BOX 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. Howard Hanna Mortgage Services, a Pennsylvania Corporation which is organized and existing under the laws of THE COMMONWEALTH OF PENNSYLVANIA, and whose address is 119 Gamma Dr, Pittsburgh, PA 15238

("Lender"). Borrower owes Lender the principal sum of SEVENTY EIGHT THOUSAND SIX HUNDRED FIFTY AND NO/100

Dollars (U.S. \$ 78,650.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 1st 2037. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note.

Initials:

PENNSYLVANIA - Single Family - FHA SECURITY INSTRUMENT - 1/96 Page 1 of 8

GCC - m1590-1PA (06/01)

*RJB*

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**18. Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence to the extent permitted by applicable law.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

**19. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

**20. Waivers.** Borrower, to the extent permitted by applicable law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

**21. Reinstatement Period.** Borrower's time to reinstate provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

**22. Purchase Money Mortgage.** If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

**23. Interest Rate After Judgment.** Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

**24. Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

Condominium Rider  
 Graduated Payment Rider  
 Other(s) [specify] **LEGAL**

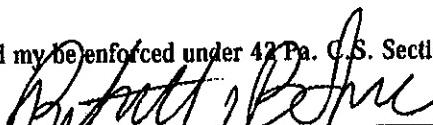
Growing Equity Rider  
 Planned Unit Development

RJB

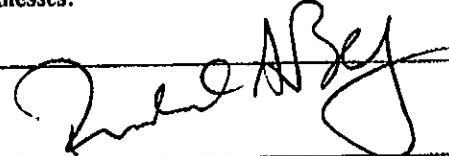
BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

This is a contract under seal and may be enforced under 42 Pa. C.S. Section 5529(B).

Witnesses:

  
RICHARD J. BOHRER

(Seal)  
-Borrower

  
\_\_\_\_\_  
[Redacted]

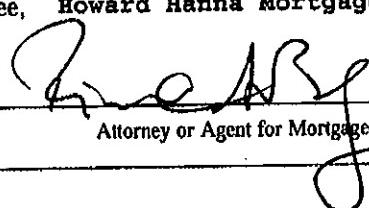
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

## CERTIFICATE OF RESIDENCE

I hereby certify, that the precise address of the mortgagee, **Howard Hanna Mortgage Services** herein is as follows:  
**119 Gamma Dr, Pittsburgh, PA 15238**

  
\_\_\_\_\_  
[Redacted]  
Attorney or Agent for Mortgagee

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF **PENNSYLVANIA**

)  
) SS

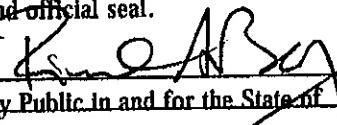
COUNTY OF **Erie**

)

On this, the **20th** day of **November**, .. 2007, before me  
the undersigned Notary Public, personally appeared  
**RICHARD J. BOHRER, AN UNMARRIED PERSON**

known to me or satisfactorily proven) to be the person whose name(s) is/are subscribed to the within instrument,  
and acknowledged that he/she/they executed the same for the purposes therein contained.

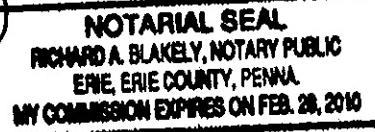
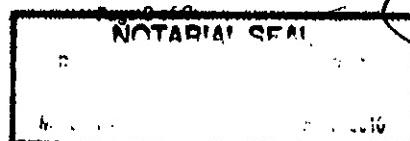
IN WITNESS WHEREOF, I hereunto set my hand and official seal.

  
\_\_\_\_\_  
Notary Public in and for the State of

**PENNSYLVANIA**

NOTARY EXPIRATION DATE:

GCC - 1590-SPA (08/07)



2012030508

Prepared By / Return To:  
E.Lance/NTC, 2100 Alt. 19 North,  
Palm Harbor, FL 34683  
(800)346-9152

Loan #: 1860457602



### ASSIGNMENT OF MORTGAGE

Contact JPMORGAN CHASE BANK, N.A. for this instrument 780 Kansas Lane, Suite A, Monroe, LA 71203, telephone # (866) 756-8747, which is responsible for receiving payments.

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOWARD HANNA MORTGAGE SERVICES, ITS SUCCESSORS AND ASSIGNS PO BOX 2026, FLINT, MI, 48501 (MERS Address: 1901 E Voorhees Street, Suite C, Danville, IL 61834) by these presents does convey, grant, assign, transfer and set over the described Mortgage therein together with all interest secured thereby, all liens, and any rights due or to become due thereon to JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, WHOSE ADDRESS IS 700 KANSAS LANE, MC 8000, MONROE, LA 71203 (866)756-8747, ITS SUCCESSORS OR ASSIGNS, (ASSIGNEE).

Said Mortgage is dated 11/20/2007, in the amount of \$78,650.00, made by RICHARD J. BOHRER to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HOWARD HANNA MORTGAGE SERVICES, recorded on 11/28/2007, in the Office of the Recorder of Deeds of ERIE County, Pennsylvania, in Book 1462, Page 1842, and/or Document # n/a.

Property is commonly known as: 314 EAST 32ND STREET CITY OF ERIE, ERIE, PA 16504.

Dated on 10/23/2012 (MM/DD/YYYY)  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOWARD HANNA MORTGAGE SERVICES, ITS SUCCESSORS AND ASSIGNS

By:

ASST. SECRETARY

PAGE 1

JPCAS 17923787 -@ CHASE CJ42900839X N1 MIN 100029102007335960 MERS PHONE 1-888-679-6377  
T1812104513 [C] FRMPA1



\*17923787\*

182

2015001637

Prepared By:  
JPMC Mortgage  
DENISE HENDERSON  
780 KANSAS LANE 2ND FLOOR  
Monroe , LA 71203  
After Recording Please Return To:  
CT LIEN SOLUTIONS  
PO BOX 29071  
GLENDALE , CA 91209-9071  
Phone #: 800-331-3282  
~~UPI/PIN/TAX ID:48-5363-225~~

## PENNSYLVANIA ASSIGNMENT OF MORTGAGE



For Value Received, the undersigned holder of a Mortgage, JPMorgan Chase Bank, N.A., (herein "Assignor") with an address at 700 Kansas Lane, MC 8000, Monroe, LA, 71203 does hereby grant, sell, assign, transfer and convey unto Secretary of Housing and Urban Development, Washington, D.C. and his/her Successors and Assigns , (herein "Assignee"), whose address is 451 7th Street S.W., Washington, DC, 20410 , a certain Mortgage dated 11/20/2007 and recorded on 11/28/2007, made and executed by RICHARD J BOHRER, AN UNMARRIED PERSON to and in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR HOWARD HANNA MORTGAGE SERVICES upon the following described property situated in Erie County, Commonwealth of Pennsylvania:

Property Address: 314 E 32ND ST, ERIE, PA, 16504  
Legal Description: See attached. LEGAL DESCRIPTION  
Township: MILLCREEK

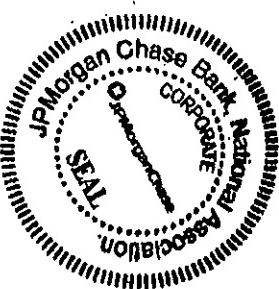
such Mortgage having been given to secure payment of Seventy Eight Thousand Six Hundred Fifty dollars and Zero cents (\$78,650.00), which Mortgage is of record in Book, Volume, or Liber No. 1462 at Page 1842 , in the Office of the Recorder of Deeds of Erie County, Commonwealth of Pennsylvania.

TO HAVE AND TO HOLD, the same unto Assignee, its successors and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on 11/20/2014.

Assignor:  
JPMorgan Chase Bank, N.A.

By: Denise Henderson  
Denise Henderson  
Its: Vice President



In re **Richard James Bohrer**

Case No. **15-10413 TPA**

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D				
Account No.		2013							
<i>Berkheimer P.O. Box 25153 Lehigh Valley, PA 18002-5153</i>	-	<i>2013 Income Tax</i>						<b>613.02</b>	<b>0.00</b>
Account No.									
<i>Creditech P.O. Box 20330 Lehigh Valley, PA 18002-0330</i>		<i>Representing: Berkheimer</i>					<i>Notice Only</i>		
Account No.									
<i>Internal Revenue Service ATTN: Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346</i>	-	<i>Income Tax</i>						<b>1.00</b>	<b>0.00</b>
Account No.									
<i>Pa. Dept. of Revenue Dept. 280946 Harrisburg, PA 17128-0946</i>	-	<i>2013 Income Tax</i>						<b>1,497.73</b>	<b>0.00</b>
Account No.									
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	<b>2,111.75</b>	<b>0.00</b>
							Total (Report on Summary of Schedules)	<b>2,111.75</b>	<b>0.00</b>

In re **Richard James Bohrer**Case No. **15-10413 TPA**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxx-xxxx-xxxx-5005</b>		H	12/31/2014 <b>Credit Card Purchases</b>				<b>417.81</b>
<b>Credit One Bank</b> P.O. Box 60500 City of Industry, CA 91716-0500	-						
Account No. <b>xxxxxx3709</b>		H	2015 <b>Gas Bill</b>				<b>485.86</b>
<b>National Fuel</b> P.O. Box 371835 Pittsburgh, PA 15250-7835	-						
Account No. <b>xxxxxxxxx3193</b>		H	2015 <b>Electric Bill</b>				<b>832.54</b>
<b>Penelec</b> 331 Newman Springs Road Building 3 Red Bank, NJ 07701	-						
Account No.		H	2014 <b>Medical Bill</b>				<b>1.00</b>
<b>Saint Vincent Health Center</b> 232 West 25th Street Erie, PA 16544	-						
<b>0</b> continuation sheets attached				Subtotal (Total of this page)			<b>1,737.21</b>
				Total (Report on Summary of Schedules)			<b>1,737.21</b>

In re **Richard James Bohrer**

Case No. **15-10413 TPA**

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Richard James Bohrer**

Case No. **15-10413 TPA**

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1	<u>Richard James Bohrer</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF PENNSYLVANIA</u>
Case number (if known)	<u>15-10413 TPA</u>

Check if this is:

- An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

**Debtor 1**

- Employed  
 Not employed

**Debtor 2 or non-filing spouse**

- Employed  
 Not employed

Occupation

Laborer

Employer's name

Career Concepts

Employer's address

4504 Peach Street  
Erie, PA 16509

How long employed there?

2.5 Months

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>2,080.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>2,080.00</u>	\$ <u>N/A</u>

Debtor 1 Richard James Bohrer

Case number (if known)

15-10413 TPA

Copy line 4 here .....	For Debtor 1	For Debtor 2 or non-filing spouse
5. List all payroll deductions:	4. \$ <u>2,080.00</u>	\$ <u>N/A</u>
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>308.84</u>	\$ <u>N/A</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>N/A</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>N/A</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>N/A</u>
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>N/A</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>N/A</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>N/A</u>
5h. Other deductions. Specify: _____	5h.+ \$ <u>0.00</u>	+ \$ <u>N/A</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>308.84</u>	\$ <u>N/A</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>1,771.16</u>	\$ <u>N/A</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>N/A</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>N/A</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>N/A</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>N/A</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>N/A</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>N/A</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>N/A</u>
8h. Other monthly income. Specify: _____	8h.+ \$ <u>0.00</u>	+ \$ <u>N/A</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>0.00</u>	\$ <u>N/A</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>1,771.16</u>	+ \$ <u>N/A</u> = \$ <u>1,771.16</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>1,771.16</u>	
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <u>DEBTOR'S INCOME IS BASED UPON A 40 HOUR WORK WEEK.</u>		

Fill in this information to identify your case:

Debtor 1	<u>Richard James Bohrer</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>WESTERN DISTRICT OF PENNSYLVANIA</u>
Case number (If known)	<u>15-10413 TPA</u>

Check if this is:

- An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
\_\_\_\_\_  
MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.  
 Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 822.27

#### Your expenses

- If not included in line 4:
- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$ 0.00  
4b. \$ 0.00  
4c. \$ 0.00  
4d. \$ 0.00  
5. \$ 0.00

Debtor 1 Richard James Bohrer

Case number (if known) 15-10413 TPA

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <u>145.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>60.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>50.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>300.00</u>	
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>15.00</u>	
10. <b>Personal care products and services</b>	10. \$ <u>10.00</u>	
11. <b>Medical and dental expenses</b>	11. \$ <u>25.00</u>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>110.00</u>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>15.00</u>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>10.00</u>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>50.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <u>0.00</u>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>	
19.		
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>	
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>1,612.27</u>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>1,771.16</u>	
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>1,612.27</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>158.89</u>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	(Mortgage Payment is \$115.50 in Principal; \$375.17 in Interest; \$331.60 Escrow for a total of \$822.27 per 4/1/2015 Statement)	

**United States Bankruptcy Court  
Western District of Pennsylvania**In re Richard James Bohrer

Debtor(s)

Case No.  
Chapter15-10413 TPA  
13**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 5, 2015Signature: /s/ Richard James Bohrer  
Debtor

Date \_\_\_\_\_

Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]**Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

United States Bankruptcy Court  
Western District of Pennsylvania

In re Richard James Bohrer

Debtor(s)

Case No.  
Chapter

**15-10413 TPA**  
**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$46,000.00</b>	<b>2013: Eriez Magnetics</b>
<b>\$4,017.00</b>	<b>2015: Career Concepts (Debtor)</b>

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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$6,747.00</b>	<b>2014: Unemployment Compensation</b>
<b>\$3,000.00</b>	<b>2013: Unemployment Compensation</b>

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AMOUNT	SOURCE
\$7,317.00	2014: Erie Magnetics 401(k)
\$8,000.00	2013: Erie Magnetics 401(k)

### 3. Payments to creditors

None

*Complete a. or b., as appropriate, and c.*

- a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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- None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>JPMorgan Chase Bank vs. Richard J. Bohrer, No. 11996-2014</b>	<b>Mortgage Foreclosure</b>	<b>Court of Common Pleas of Erie County, Pennsylvania</b>	<b>On September 30, 2014 Judgment was entered in the amount of \$83,041.14.</b>

None

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED		DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY	
<b>5. Repossessions, foreclosures and returns</b>				
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CREDITOR OR SELLER		DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY	
<b>6. Assignments and receiverships</b>				
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF ASSIGNEE		DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF CUSTODIAN		NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
<b>7. Gifts</b>				
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
NAME AND ADDRESS OF PERSON OR ORGANIZATION		RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>8. Losses</b>				
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case.</b> (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
DESCRIPTION AND VALUE OF PROPERTY		DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS	

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**9. Payments related to debt counseling or bankruptcy**

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Quinn, Buseck, Leemhuis, Toohey, &amp; Kroto 2222 West Grandview Boulevard Erie, PA 16506</b>	<b>4/9/2015; Debtor's Mother</b>	<b>Counsel for the Debtor has received \$1,035.00, which represents \$535.00 in attorney's fees and \$500.00 for expenses, including the filing fee, bringdown search, and copy/postage costs</b>

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**10. Other transfers**

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>UNKNOWN</b>	<b>2014</b>	<b>1999 Harley Davidson Motorcycle</b>
<b>Unknown</b>	<b>2014</b>	<b>Sold Intel Stock for \$150.00</b>

- None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

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**11. Closed financial accounts**

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Erie Federal Credit Union 1109 East 38th Street Erie, PA 16504-1898</b>	<b>Checking Account</b>	<b>June, 2014; \$0.00</b>

#### **12. Safe deposit boxes**

None

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### **13. Setoffs**

None

- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### **14. Property held for another person**

None

- List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### **15. Prior address of debtor**

None

- If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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#### **16. Spouses and Former Spouses**

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### **17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None    b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.		
<hr/>			
NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION	

#### **18 . Nature, location and name of business**

- None    ■ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None    ■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### **19. Books, records and financial statements**

- None    ■ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS		
None    ■ b. List all firms or individuals who within the <b>two years</b> immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.		
NAME	ADDRESS	DATES SERVICES RENDERED

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- None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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#### 20. Inventories

- None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

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#### 21 . Current Partners, Officers, Directors and Shareholders

- None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

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#### 22 . Former partners, officers, directors and shareholders

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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#### 23 . Withdrawals from a partnership or distributions by a corporation

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

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**24. Tax Consolidation Group.**

- None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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**25. Pension Funds.**

- None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 5, 2015

Signature /s/ Richard James Bohrer  
**Richard James Bohrer**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
Western District of Pennsylvania

In re Richard James Bohrer

Debtor(s)

Case No. 15-10413 TPA  
Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <u>5,000.00</u>
Prior to the filing of this statement I have received .....	\$ <u>535.00</u>
Balance Due .....	\$ <u>4,465.00</u>

2. The source of the compensation paid to me was:

Debtor       Other (specify): **Debtor's Mother**

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**As of the date of the filing of the Petition, Counsel for the Debtor has received a total of \$1,035.00, which represents \$535.00 in attorney's fees and a \$500.00 expense charge. This expense charge includes the filing fee, a bringdown search fee, and photocopying and postage costs. The Debtor has agreed to a flat fee of \$5,000.00 for attorney's fees, (subject to any increases approved by the Court in the "no-look fee") for the preparation and filing of the Bankruptcy Petition, Schedules, and related documents, Chapter 13 Plan, Motion for Wage Attachment, attendance of counsel at the First Meeting of Creditors and Confirmation Hearing, as well as representation of the Debtor in the Loss Mitigation Program. Additional services, such as the filing of Motions to Avoid Liens, Objections to Claim, Motions and/or Complaints for Sale of Personal and/or Real Property, Adversary Proceedings, including but not limited to fraudulent conveyance actions, preference actions, turnover actions, and the defense of Objections to Discharge, the filing of Amended Chapter 13 Plans, and/or the conversion of the case to a Chapter 7 proceeding will be done on an hourly basis of \$275.00 per hour additional charge to the Debtor. Any and all additional fees and costs shall be approved by the Court and paid through the Debtor's Chapter 13 Plan.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: May 5, 2015

/s/ Michael S. JanJanin, Esquire  
**Michael S. JanJanin, Esquire 38880**  
**Quinn, Buseck, Leemhuis, Toohey, & Kroto, Inc.**  
**2222 West Grandview Boulevard**  
**Erie, PA 16506**  
**(814)833-2222 Fax: (814)833-6753**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

**Bankruptcy Code.**

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Western District of Pennsylvania**

In re **Richard James Bohrer**

Debtor(s)

Case No. **15-10413 TPA**  
Chapter **13**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Richard James Bohrer**

Printed Name(s) of Debtor(s)

Case No. (if known) **15-10413 TPA**

X **/s/ Richard James Bohrer**

Signature of Debtor

**May 5, 2015**

Date

X

Signature of Joint Debtor (if any)

Date

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**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Western District of Pennsylvania**

In re **Richard James Bohrer**

Debtor(s)

Case No. **15-10413 TPA**

Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **May 5, 2015**

/s/ Richard James Bohrer

**Richard James Bohrer**

Signature of Debtor

Berkheimer  
P.O. Box 25153  
Lehigh Valley, PA 18002-5153

Chase  
OH4-7399  
P.O. Box 182613  
Columbus, OH 43218

Credit One Bank  
P.O. Box 60500  
City of Industry, CA 91716-0500

Creditech  
P.O. Box 20330  
Lehigh Valley, PA 18002-0330

Erie County Tax Claim Bureau  
Erie County Courthouse  
140 West Sixth Street  
Room 110  
Erie, PA 16501

Erie Water Works  
Collection Dept.  
340 West Bayfront Parkway  
P.O. Box 6179  
Erie, PA 16512-6179

Howard Hanna Mortgage Services  
119 Gamma Drive  
Pittsburgh, PA 15238

Internal Revenue Service  
ATTN: Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

J.P. Morgan Chase Bank  
National Association  
700 Kansas Lane  
MC8000  
Monroe, LA 71203

J.P. Morgan Chase Bank  
1111 Polaris Parkway  
Columbus, OH 43420

JP Morgan Chase Bank, N.A.  
P.O. Box 24696  
Columbus, OH 43224-0696

Kondaur Capital Corporation  
333 South Anita Drive  
Suite 400  
Orange, CA 92868

Mortgage Electronic Registration  
Systems, Inc.  
P.O. Box 2026  
Flint, MI 48501-2026

National Fuel  
P.O. Box 371835  
Pittsburgh, PA 15250-7835

Pa. Dept. of Revenue  
Dept. 280946  
Harrisburg, PA 17128-0946

Penelec  
331 Newman Springs Road  
Building 3  
Red Bank, NJ 07701

Phelan Hallinan LLP  
1617 JFK Boulevard, Suite 1400  
One Penn Center Plaza  
Philadelphia, PA 19103

Saint Vincent Health Center  
232 West 25th Street  
Erie, PA 16544

Secretary of Housing and Urban Dev.  
451 Seventh Street SW  
Washington, DC 20410

Shellpoint Mortgage Servicing  
P.O. Box 1410  
Troy, MI 16504

Shellpoint Mortgage Servicing  
P.O. Box 19006  
Greenville, SC 29602